IN THE SPECIFICATION

Please amend the specification as follows:

Page 28, line 27, change "billers" to --bills--.

Page 32, line 13, change "12a" to -12A--.

IN THE CLAIMS

Please cancel claim 1.

Please add new claims 34-63 as follows:

34. A process for electronically presenting bills, comprising:

displaying, in a first portion of a single screen, a bill of a biller including at least one of a total amount due and a minimum amount due, and a payment due date; and

displaying, in a second portion of the single screen, bill payment information including a payment date area for displaying a payment date, and a payment amount area for displaying a payment amount.

35. The process according to claim 34, wherein:

a payment date which pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner is automatically displayed initially in the payment date area as the payment date.

36. A process according to claim 35, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of making payment is the first type payment mode, the automatically displayed payment date pre-

dates the displayed payment due date by a first amount corresponding to the time period for making payment using the first type payment mode; and

if the particular manner of making payment is the second type payment mode, the automatically displayed payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making payment using the second type payment mode.

37. A process according to claim 36, wherein:

the first type payment mode is payment by hard copy check; and

the second type payment mode is payment by electronic fund transfer.

38. A process according to claim 34, wherein:

the displayed bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed payment amount are to be made after the displayed payment date.

39. A process according to claim 34, wherein:

the displayed bill payment information includes a payment status indicator for indicating a status of payment of the displayed payment amount.

40. A process according to claim 39, wherein:

the displayed payment information is displayed in a format of a check and includes the payment date displayed as a date of check, the payment amount displayed as an amount of the check,

and a cancelled check stamp as the indication that the displayed payment amount has been paid.

41. A process according to claim 34, further comprising:

receiving a user command to change the displayed payment date to a modified payment date; and

automatically changing the displayed payment date to the modified payment date in the displayed bill payment information, based on the user change date command.

42. A process according to claim 34, wherein the displayed bill payment information includes a payee area for displaying a payee name, and further comprising:

receiving a user command identifying a biller; and

automatically displaying a name of the identified biller as the payee name in the payee area;

wherein the bill and the bill payment information are displayed in response to the identification of the biller.

43. A process according to claim 42, wherein:

displaying, on the single screen, a selectable biller list including a plurality of billers; and

the received user command identifies the biller by selecting one of the plurality of billers from the selectable biller list.

44. A process according to claim 34, further comprising:

displaying, in a third portion of the single screen, at least one of a first indicator corresponding to terms and conditions associated with the displayed bill, a second

indicator corresponding to advertisements, and a third indicator corresponding to customer care.

45. A process according to claim 34, wherein the displayed bill payment information is displayed in a check format.

46. A system for electronically presenting bills authorizing payment, comprising:

a display configured to present (i) in a first portion of a single screen, a bill of a biller including at least one of a total amount due and a minimum amount due, and a payment due date, and (ii) in a second portion of the single screen,

bill payment information including a payment date area for displaying a payment date, a payment amount area for displaying a payment amount, and a payment authorization indicator for authorizing payment of the displayed payment amount on the displayed payment date;

an input device for activating the payment authorization indicator; and

a processor for generating a message to authorize payment of the displayed payment amount on the displayed payment date based on the activation of the payment authorization indicator.

47. The system according to claim 46, wherein:

a payment date which pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner is automatically displayed initially in the payment date area as the payment date.

48. A system according to claim 47, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of making payment is the first type payment mode, the automatically displayed payment date pre-dates the displayed payment due date by a first amount corresponding to the time period for making the payment using the first type payment mode; and

if the particular manner of making payment is the second type payment mode, the automatically displayed payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making the payment using the second type payment mode.

49. A system according to claim 48, wherein:

the first type payment mode is payment by hard copy check; and

the second type payment mode is payment by electronic fund transfer.

50. A system according to claim 46, wherein:

the displayed bill payment information includes a listing of selectable periods;

the input device is further configured to receive a user selection of one of the listed selectable periods;

the bill payment area includes a payment period area for displaying the selected period;

the processor is further configured to generate the message to authorize payment of the displayed payment amount on the displayed payment date and thereafter at the displayed selected

period based on the activation of the payment authorization indicator.

51. A system according to claim 46, wherein:

the display is further configured to present (i) in a first portion of another single screen, another bill including at least one of another total amount due and another minimum amount due, and another payment due date, and (ii) in a second portion of the other single screen, bill payment information including another payment date area for displaying another payment date, another payment amount area for displaying another payment amount, and a payment status indicator for indicating a status of payment of the displayed payment amount.

52. A system according to claim 51, wherein:

the display is further configured to display the payment information in a format of a check; and

the displayed payment information includes the payment date displayed as a date of the check, the payment amount displayed as an amount of the check, and a cancelled check stamp displayed as the payment made indicator.

53. A system according to claim 46, wherein:

the input device is further configured to receive a user command to change the displayed payment date to a modified payment date;

the processor is further configured to automatically generate an instruction to change the displayed payment date to the modified payment date, based on the user change date command; and

the display is further configured to change the displayed payment date to the modified payment date in the payment date area, based on the generated instruction.

54. A system according to claim 46, wherein:

the display is further configured to display the bill payment information with a payee area for displaying a payee name, and to display a plurality of biller identifiers on the single screen;

the input device is further configured to receive a user command identifying one of the displayed plurality of billers;

the processor is further configured to automatically generate an instruction to display a name of the identified biller as the payee name in the payee area in the displayed bill payment information, based on the user command; and

the display is further configured to display the name of the identified biller as the payee name in the payee area, based on the generated instruction.

55. A system according to claim 46, wherein the displayed bill payment information is displayed in a check format.

56. A single screen display for electronically presenting bills, comprising:

a bill of a biller including at least one of a total amount due and a minimum amount due, and a payment due date; and

bill payment information including a payment date area for displaying a payment date which automatically pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner, and a payment amount area for displaying a payment amount.

57. A display according to claim 56, wherein:

the bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed payment amount are to be made after the displayed payment date.

58. A display according to claim 56, wherein:

the bill payment information includes a payment made indicator for indicating that the displayed payment amount has been paid.

59. A display according to claim 58, wherein:

the bill payment information is displayed as a check with the payment date displayed as a date of check, and the payment amount displayed as an amount of the check, and a status indicator displayed as the indication of a status of payment of the displayed payment amount.

60. A display according to claim 56, wherein the bill payment information includes a payee area for displaying a payee name.

61. A display according to claim 56, further comprising:

a selectable biller list including a plurality of billers.

62. A display according to claim 56, further comprising:

at least one of a first indicator corresponding to terms and conditions associated with the displayed bill, a second indicator corresponding to advertisements, and a third indicator corresponding to customer care.